

# Arkansas Diamond Deferred Compensation

## Arkansas Diamond Deferred Compensation Plan

The Arkansas Diamond Deferred Compensation Plan (457-b) is a voluntary retirement savings plan that allows payroll deduction contributions with pre-tax dollars. As an employee, you may choose a voluntary dollar amount to be payroll deducted up to annual contribution limits set by the IRS. Once enrolled in the Plan, you simply self-direct your investment choices from those offered through the Plan. Your benefit is realized through the growth of their pre-tax contribution, and the power of long-term tax-deferred savings. Upon retirement, you may choose to receive your retirement savings back through a lump-sum payment or monthly pay-out.

### Top 10 reasons to think about the Arkansas Diamond:

1. Your assets may not be subject to a penalty for early withdrawal
2. Rollovers, including DROP balances are allowed
3. Low cost program
4. Wide array of investment choices
5. Tax deferred growth helps generate more return
6. Variety of payout options and flexible distributions
7. Easy transfers among investment options
8. Eligible for enrollment upon hiring
9. Able to change contribution amounts as needed
10. Local reps available for personal service



### CitiStreet

CitiStreet has been the administrator and record keeper for the plan since April 2002. Walk-in and phone calls are welcome. Licensed investment advisors are available to plan participants by calling 1-866-275-0457. Get started today for a financially sound future.

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